ABSTRACT

The invention teaches a contingency interception and information replacement system for transactions conducted over networks that protect an account holder's personal or account information by replacing it with diversionary (fictitious) information or masking particular transactions when the contingency identifier is detected. During a transaction, a user enters a contingency identifier instead of their usual password or code, the contingency identifier is detected over a network to invoke a set of transaction masking rules if the code is mapped. The interception device may simply overlay the transaction information and route it to the account custodian for "normal" processing with the masked information or the interception device may be the account custodian as well. Thus, information regarding transactions and accounts such as locations, amounts, balances, etc. may be replaced upon when the contingency identifier is entered into the networked system.